## FINAL EXAMINATION

## HOW TO TAKE THE FINAL EXAMINATION

The following final examination is designed to find out how much you have learned about disaster assistance from this course.

A pre-printed final examination answer sheet is included with the course. The answer sheet includes room for your name, address, Social Security number, and the date. Mark your responses in the appropriate spaces. Use a soft lead (#2) pencil.

While taking the final examination, read each question carefully and select the answer that you think is correct after reading all the possible choices. Complete all of the questions. You may refer to the course materials to help you answer the questions.

When you have answered all of the questions, prepare the answer sheet as directed and drop it in the mail. Your answers will be scored and the results returned to you as quickly as possible. If you score 75 percent or higher, you will receive a certificate of completion from FEMA. If you score less than 75 percent, you will be given another chance to take the test.

The final examination consists of 50 questions and should take no more than 60 minutes to complete. Find a quiet spot where you will not be interrupted during this time.

## **FINAL EXAMINATION**

## A CITIZEN'S GUIDE TO DISASTER ASSISTANCE

Carefully read each question and all of the possible answers before marking your responses on the answer sheet. There is only one correct response for each test item. Mark each answer on the answer sheet by filling in the appropriate space with a soft lead (#2) pencil.

1.	The natural events that most frequently result in the loss of lives and property are
	<ul><li>a. Floods.</li><li>b. Volcanoes.</li><li>c. Tornadoes.</li><li>d. Landslides.</li></ul>
2.	The provides warnings on potentially hazardous weather conditions as they develop.
	<ul><li>a. Federal Emergency Management Agency.</li><li>b. National Weather Service.</li><li>c. Local emergency management office.</li><li>d. Skywarn agency.</li></ul>
3.	Planning should occur prior to an emergency in order to lessen its effects.
	a. True b. False
4.	The period in which actions taken to repair damages, alleviate disruption from a disaster, and facilitate the return to normal is called
	<ul><li>a. Hazard mitigation.</li><li>b. Disaster planning.</li><li>c. Disaster response.</li><li>d. Disaster recovery.</li></ul>

5.	If disaster assistance were represented as a pyramid, the bottom of the pyramid—the most common source of disaster assistance—would be		
	<ul><li>a. The federal government.</li><li>b. The State government.</li><li>c. The local government.</li><li>d. Private agencies.</li></ul>		
6.	Because federal assistance would be available in the event of a serious disaster, insurance is not needed.		
	a. True b. False		
7.	Any event that results in significant harm to multiple lives and properties, as well as disruption to normal patterns of living, may be called a		
	<ul><li>a. Hazard.</li><li>b. Disaster.</li><li>c. Mitigation.</li><li>d. Declaration.</li></ul>		
8.	FEMA and the federal government would assume total responsibility for disaster recovery in a Presidentially declared disaster.		
	a. True b. False		
9.	Most financial assistance from the federal government is in the form of loans.		
	a. True b. False		
10.	Federal funds received to repair a roof should not be used to address other needs, such as replacing damaged carpet.		
	a. True b. False		

11. The first line of defense against emergencies—and the entity primarily responsible for emergency response—is the
a. Federal government.
b. State government.
c. National Weather Service.
d. Local government.
12. Measures that help restore essential services immediately following a disaster so the community can reach minimum operating standards are part of
a. Hazard mitigation.
b. Hazard preparedness.
c. Short-term recovery.
d. Long-term recovery.
13. Mutual aid agreements can
a. Facilitate assistance from neighboring communities.
b. Prevent disasters.
c. Increase property values.
d. Eliminate the need for insurance.
14. Situation reports are used to
a. Convey information about an emergency and possible
resource needs.
b. Report on a community's status in the National Flood
Insurance Program. c. Replace electronic media if power fails.
d. Provide updates on Disaster Recovery Centers.
d. Trovide apactes on Disaster Recovery Centers.
15. The State office that coordinates deployment of State personnel and resources is the
a. Department of Human Services.
b. National Guard.
c. Emergency Management Office.
d. Department of Agriculture.

16.	If a State declares an emergency, the is usually the individual legally responsible for mobilizing State resources.
	<ul><li>a. Director of the National Guard.</li><li>b. Governor.</li><li>c. Director of the department of public safety.</li><li>d. Local elected official.</li></ul>
17.	What State agency or agencies typically assist voluntary agencies such as the American Red Cross in their efforts to provide relief to victims?
	<ul><li>a. National Guard.</li><li>b. Social service agencies.</li><li>c. Natural resources agencies.</li><li>d. Agriculture departments.</li></ul>
18. A request for a Presidential declaration for a disaster comes from the	
	<ul><li>a. Local elected official.</li><li>b. State emergency manager.</li><li>c. FEMA Director.</li><li>d. Governor.</li></ul>
19.	The typical State emergency response plan is similar in structure and organization to most emergency operations plans developed by local governments.
	a. True b. False
20.	State personnel play no role in situation monitoring or any other disaster-related function unless there is a State declaration of emergency.
	<ul><li>a. True</li><li>b. False</li></ul>
21.	Until 1950, Congress had to pass a separate law to provide federal funds for each major disaster that occurred.
	a True

b. False

22.		nospital damaged in a Presidentially declared disaster might eive aid through what category of federal assistance?
		Hazard Mitigation Assistance. Public Assistance.
		Community Assistance. Individual and Business Assistance.
23.		day, the federal government's legislative authority to provide ief in a major disaster stems from what Act?
	a. b.	The Comprehensive Disaster Assistance Act. The National Flood Insurance Act.
	c. d.	The National Security Emergency Preparedness Act. The Robert T. Stafford Disaster Relief and Emergency Assistance Act.
24.		hich of the following best states the percent of disasters for nich federal aid is requested?
	a.	Less than 75 percent.
		Less than 50 percent.
		Less than 5 percent. Less than 1 percent.
25.		small business damaged in a Presidentially declared disaster ght receive aid through what category of federal assistance?
	2	Public Assistance.
		Hazard Mitigation Assistance.
	c.	Individual and Business Assistance.
	d.	Community Assistance.
26.		hat federal agency makes a recommendation to the President en a federal declaration or disaster is being considered?
	a.	The National Security Commission.
	b.	The National Weather Service.
	c.	The Federal Emergency Management Agency.
	d.	The Department of Agriculture.

27.	The Governor must request Federal disaster assistance before a Presidential disaster declaration can be granted.	ì
	<ul><li>a. True</li><li>b. False</li></ul>	
28.	Essential personal property damaged in a disaster might be replaced or repaired through the	
	<ul><li>a. Individual and Family Grant Programs.</li><li>b. Legal services program.</li><li>c. Social Security fund.</li><li>d. Public assistance fund.</li></ul>	
29.	Certain privately owned facilities, such as airports and hospitals, might receive federal assistance for repairs if there were a federal declaration of disaster.	
	<ul><li>a. True</li><li>b. False</li></ul>	
30.	The organization that provides flood insurance to qualifying communities who choose to participate is the	_•
	<ul><li>a. National Guard.</li><li>b. Department of Labor.</li><li>c. National Flood Insurance Administration.</li><li>d. Flood Safety Agency.</li></ul>	
31.	In a Presidentially declared disaster, disaster victims can apply for assistance at	r
	<ul><li>a. The Federal Disaster Office.</li><li>b. The Disaster Recovery Center or National Teleregistration Center.</li></ul>	
	<ul><li>c. The Emergency Management Office.</li><li>d. Any Red Cross-operated shelter.</li></ul>	
32.	In a Presidentially declared disaster, the person responsible for coordinating the overall disaster recovery effort at the federal level is the	•
	<ul><li>a. Mayor of the affected community.</li><li>b. Federal Coordinating Officer.</li><li>c. State Emergency Manager.</li><li>d. Governor.</li></ul>	

- 33. The Stafford Act does not explicitly prohibit receiving more than one payment for the same loss in a Presidentially declared disaster.
  - a. True
  - b. False
- 34. Teleregistration for real and/or personal property benefits in a Presidentially declared disaster is most often followed up by an in-person interview with federal representatives.
  - a. True
  - b. False
- 35. Applicants for disaster relief may be requested to supply proof of residence and information on insurance coverage.
  - a. True
  - b. False
- 36. Applicants for federal disaster relief in a Presidentially declared disaster can expect to receive an assistance check at the time of application.
  - a. True
  - b. False
- 37. A National Flood Insurance policyholder does not have to wait for a Presidential disaster declaration before filing an insurance claim for flood damage.
  - a. True
  - b. False
- 38. In a Presidentially declared disaster, federal disaster relief and recovery efforts are coordinated at what site?

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- a. Disaster Recovery Center.
- b. Federal Emergency Management Office.
- c. Disaster Field Office.
- d. Stafford Office.

39.	Government officials at all levels generally use public information officers (PIOs) to keep the public apprised of developments in the recovery effort.
40.	<ul><li>a. True</li><li>b. False</li><li>The best source of information on a particular community's disaster history is</li></ul>
	<ul><li>a. The community's local emergency management agency.</li><li>b. The National Guard.</li><li>c. Local elected officials.</li><li>d. The local police department.</li></ul>
41.	Insurance claims may be expedited if an inventory of possessions, supported by photographs and/or video, has been prepared in advance.
	a. True b. False
42.	In the event of a disaster affecting the home, such as fire, family members should plan to meet
	<ul><li>a. In the basement.</li><li>b. Within a few feet of the primary entrance.</li><li>c. At a relative's home in another town.</li><li>d. At a pre-designated location at a safe distance from the home.</li></ul>
43.	Household members should have enough supplies to take care of themselves for at least if a disaster occurs.
	<ul><li>a. 12 hours.</li><li>b. 24 hours.</li><li>c. 48 hours.</li><li>d. 72 hours.</li></ul>
44.	If an evacuation were ordered because of a disaster, notice would always be given at least one day in advance.
	a. True

b. False

- 45. Once the utilities have been turned off, only a service representative or other knowledgeable person should turn them back on.
  - a. True
  - b. False
- 46. Smoke detector batteries should be changed how often?

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- a. Every 18 months.
- b. At least once a year.
- c. Every other year.
- d. Whenever you think of it.
- 47. Every member of a household—even children—should know how to summon help in an emergency.
  - a. True
  - b. False
- 48. Disaster victims can expedite the process of applying for assistance by being prepared to provide

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- a. The address and telephone number where they can be reached.
- b. An inventory of damage.
- c. Insurance information.
- d. All of the above.
- 49. Evacuations are extremely rare in the United States—occurring less than five times annually.
  - a. True
  - b. False
- 50. It is important to plan alternate escape routes that could be used in the event of fire.
  - a. True
  - b. False